

United States Bankruptcy Court
Middle District of Pennsylvania

In re:
Alexander P. Vo
Debtor

Case No. 18-04125-HWV
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0314-1

User: LyndseyPr
Form ID: 3180WH

Page 1 of 2
Total Noticed: 44

Date Rcvd: Nov 07, 2019

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Nov 09, 2019.

| | |
|---------------|---|
| db 5114232 | +Alexander P. Vo, 50 Fox Street, Harrisburg, PA 17109-3811 +Affiliate Asset Solutions, LLC, Acct No 0411269841, 145 Technology Parkway, NW, Suite 100, Norcross, GA 30092-3536 |
| 5114234 | Camp Hill ER Physicians, P.O. Box 13693, Philadelphia, PA 19101-3693 |
| 5114247 | FST Commonwealth F.C.U., Acct No 9754 384, P.O. Box 20030, Lehigh Valley, PA 18002-0030 |
| 5128002 | +First Commonwealth FCU, PO Box 20030, Lehigh Valley, PA 18002-0030 |
| 5138231 | Freedom Mortgage Corporation, 10500 Kincaid Drive, Fishers, Indiana 46037-9764 |
| 5114252 | Nationwide Advantage Mortgage, Acct No 2000 76, 1100 Locust Street, Department 2009, Des Moines, IA 50391-2009 |
| 5114253 | +North Shore Agency, Acct No 739184783, 270 Spagnoli Road, Suite 110, Melville, NY 11747-3515 |
| 5132606 | Pendrick Capital Partners, LLC, PO BOX 141419, IRVING, TX 75014-1419 |
| 5114256 | +RUI Credit Services, Acct No 8993 1105 8020 7990, P.O. Box 1349, Melville, NY 11747-0421 |

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

| | |
|---------|---|
| 5114233 | EDI: Q3G.COM Nov 08 2019 00:13:00 Boscov's, Acct No 5780 9760 6941 ****, c/o Comenity Capital Bank, P.O. Box 788, Kirkland, WA 98083-0788 |
| 5114243 | +E-mail/PDF: MerrickBKNNotifications@Resurgent.com Nov 07 2019 19:11:52 CW Nexus Credit Card, Act No 4493 1100 1381 ****, 101 Crossways Park, Woodbury, NY 11797-2020 |
| 5120867 | E-mail/PDF: MerrickBKNNotifications@Resurgent.com Nov 07 2019 19:12:05 CW Nexus Credit Card Holdings 1, LLC, Resurgent Capital Services, PO Box 10368, Greenville, SC 29603-0368 |
| 5121823 | EDI: CAPITALONE.COM Nov 08 2019 00:13:00 Capital One Bank (USA), N.A., PO Box 71083, Charlotte, NC 28272-1083 |
| 5114235 | +EDI: CAPITALONE.COM Nov 08 2019 00:13:00 Capital One Bank USA, Act No 5178 0585 6930 5330, 10700 Capital One Way, Glen Allen, VA 23060-9243 |
| 5114236 | +EDI: CAPITALONE.COM Nov 08 2019 00:13:00 Capital One Bank USA, Act No 4003 4491 8895 6682, P.O. Box 30281, Salt Lake City, UT 84130-0281 |
| 5121438 | EDI: BL-BECKET.COM Nov 08 2019 00:14:00 Capital One, N.A., c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701 |
| 5114237 | +EDI: CHASE.COM Nov 08 2019 00:13:00 Chase Bank One Card, Acct No 4266 8415 7129 ****, P.O. Box 15298, Wilmington, DE 19850-5298 |
| 5114238 | +EDI: CHASE.COM Nov 08 2019 00:13:00 Chase Bank One Card, Acct No 4266 8415 7129 0251, P.O. Box 15298, Wilmington, DE 19850-5298 |
| 5114239 | +E-mail/Text: mediamanagers@clientservices.com Nov 07 2019 19:09:29 Client Services, Inc., Act No 5150, P.O. Box 1503, Saint Peters, MO 63376-0027 |
| 5114240 | EDI: COMCASTCBLCENT Nov 08 2019 00:14:00 Comcast, Acct No 8993 1105 8020 7990, Xfinity, P.O. Box 3001, Southeastern, PA 19398-3001 |
| 5114241 | +EDI: CONVERGENT.COM Nov 08 2019 00:13:00 Convergent Outsourcing, Acct No T-58018600, 800 SW 39th Street, P.O. Box 9004, Renton, WA 98057-9004 |
| 5114242 | +EDI: CCS.COM Nov 08 2019 00:13:00 Credit Collection Service, Acct No 5959 ****, P.O. Box 447, Norwood, MA 02062-0447 |
| 5134558 | EDI: DIRECTV.COM Nov 08 2019 00:13:00 Directv, LLC, by American InfoSource as agent, PO Box 5008, Carol Stream, IL 60197-5008 |
| 5114244 | EDI: DCI.COM Nov 08 2019 00:13:00 Diversified Consultants, Acct No 0924 8412 4000 001, P.O. Box 551268, Jacksonville, FL 32255-1268 |
| 5114246 | +E-mail/Text: bknotice@ercbpo.com Nov 07 2019 19:09:44 Enhanced Recovery Company, Act No 1931 7****, P.O. Box 57547, Jacksonville, FL 32241-7547 |
| 5114245 | +E-mail/Text: bknotice@ercbpo.com Nov 07 2019 19:09:44 Enhanced Recovery Company, Act No 1761 6**** ****, P.O. Box 57547, Jacksonville, FL 32241-7547 |
| 5114248 | +E-mail/Text: bknotificationdistribution@jhcapitalgroup.com Nov 07 2019 19:10:00 JH Portfolio Debt Equity, Acct No 2083 P121 ***, 5757 Phantom Drive, Suite 225, Hazelwood, MO 63042-2429 |
| 5114249 | +E-mail/Text: bncnotices@becket-lee.com Nov 07 2019 19:09:31 Kohl's Department Store, Act No 052 5494 282, P.O. Box 3115, Milwaukee, WI 53201-3115 |
| 5114250 | +E-mail/Text: unger@members1st.org Nov 07 2019 19:09:55 Members 1st F.C.U., Act No 3111 10***, 5000 Louise Drive, Mechanicsburg, PA 17055-4899 |
| 5114251 | E-mail/PDF: MerrickBKNNotifications@Resurgent.com Nov 07 2019 19:11:40 Merrick Bank, Act No 4493 1100 1381 2279, P.O. Box 660175, Dallas, TX 75266-0175 |
| 5114254 | EDI: PRA.COM Nov 08 2019 00:13:00 Portfolio Recovery Associates, Act No 2117 0100 1523 ****, 120 Corporate Blvd, Suite 100, Norfolk, VA 23502-4962 |
| 5114255 | EDI: PRA.COM Nov 08 2019 00:13:00 Portfolio Recovery Associates, Act No 4003 4491 8895 ****, 120 Corporate Blvd, Suite 100, Norfolk, VA 23502-4962 |
| 5136670 | EDI: PRA.COM Nov 08 2019 00:13:00 Portfolio Recovery Associates, LLC, POB 12914, Norfolk VA 23541 |
| 5114685 | +EDI: PRA.COM Nov 08 2019 00:13:00 PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021 |
| 5129043 | EDI: Q3G.COM Nov 08 2019 00:13:00 Quantum3 Group LLC as agent for, JHPDE Finance 1 LLC, PO Box 788, Kirkland, WA 98083-0788 |
| 5114257 | EDI: AISTMBL.COM Nov 08 2019 00:13:00 T-Mobile, Acct No 959817567, P.O. Box 51843, Los Angeles, CA 90051-6143 |
| 5118478 | EDI: AIS.COM Nov 08 2019 00:13:00 T Mobile/T-Mobile USA Inc, by American InfoSource as agent, PO Box 248848, Oklahoma City, OK 73124-8848 |

District/off: 0314-1

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Form ID: 3180WH

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Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center
(continued)

5114258 +EDI: WFNNE.COM Nov 08 2019 00:13:00 The BonTon, Acct No 2117 0100 1523 ****,
P.O. Box 182789, Columbus, OH 43218-2789
5136468 EDI: AIS.COM Nov 08 2019 00:13:00 Verizon, by American InfoSource as agent,
PO Box 248838, Oklahoma City, OK 73124-8838
5114259 +EDI: VERIZONCOMB.COM Nov 08 2019 00:13:00 Verizon Wireless, Acct No 9248 4124 00**,
P.O. Box 26055, Minneapolis, MN 55426-0055
5114260 EDI: RMSC.COM Nov 08 2019 00:13:00 Walmart Dual Card, Acct No 5239 1411 1003 ****,
P.O. Box 965024, Orlando, FL 32896-5002
5114261 +EDI: WFFC.COM Nov 08 2019 00:13:00 Wells Fargo Bank, Acct No 4465 4203 4720 8639,
P.O. Box 14517, Des Moines, IA 50306-3517
5132751 EDI: WFFC.COM Nov 08 2019 00:13:00 Wells Fargo Bank, N.A., Wells Fargo Card Services,
PO Box 10438, MAC F8235-02F, Des Moines, IA 50306-0438

TOTAL: 34

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

cr* +PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021

TOTALS: 0, * 1, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Nov 09, 2019

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on November 7, 2019 at the address(es) listed below:

Charles J DeHart, III (Trustee) TWecf@pamdl3trustee.com
James Warmbrodt on behalf of Creditor FREEDOM MORTGAGE CORPORATION bkgroup@kmllawgroup.com
James M Bach on behalf of Debtor 1 Alexander P. Vo JMB@JamesMBach.com,
staff@jamesmbach.com;staff@ecf.courtdrive.com;r39038@notify.bestcase.com
United States Trustee ustpregion03.ha.ecf@usdoj.gov

TOTAL: 4

Information to identify the case:

Debtor 1 **Alexander P. Vo**
First Name Middle Name Last Name
Debtor 2
(Spouse, if filing)
First Name Middle Name Last Name

Social Security number or ITIN **xxx-xx-0520**
EIN **-----**
Social Security number or ITIN **-----**
EIN **-----**

United States Bankruptcy Court **Middle District of Pennsylvania**

Case number: **1:18-bk-04125-HWV**

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(b) is granted to:

Alexander P. Vo

By the
court:

11/7/19

Honorable Henry W. Van Eck
United States Bankruptcy Judge

By: Lyndsey Price, Deputy Clerk

Explanation of Bankruptcy Discharge Before Completion of a Chapter 13 Plan

The court has determined that the debtors are entitled to a discharge pursuant to 11 U.S.C. § 1328(b) without completing all of the requirements under the chapter 13 plan. A discharge pursuant to § 1328(b) is referred to as a "hardship discharge."

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;

For more information, see page 2 >

- ◆ debts for most taxes;
 - ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
 - ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
 - ◆ some debts which the debtors did not properly list;
 - ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans;
 - ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
 - ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained; and
 - ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.
- In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 hardship discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.